

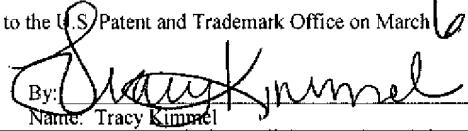
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	KASOWER	Examiner:	M. SHAIKH
Serial No.:	10/665244	Group Art Unit:	3609
Filed:	September 20, 2003	Docket No.:	20168.0004US1
Title:	METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL		

---

CERTIFICATE UNDER 37 CFR 1.6(d):

I hereby certify that this paper is being transmitted by EFS Web to the U.S. Patent and Trademark Office on March 16, 2008.

  
By: \_\_\_\_\_  
Name: Tracy Kimmel

AMENDMENT AND RESPONSE

Mail Stop: AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Official action dated September 7, 2007, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.